

Fill in this information to identify the case:

Debtor 1 Danny Warren

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Mississippi (Aberdeen)

Case number 19-12944

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
JPMorgan Chase Bank, National Association

Court claim no. (if known): 8

Date of payment change:

Must be at least 21 days after date
of this notice

02/01/2020

New total payment:

Principal, interest, and escrow, if any \$ 1565.96

Last 4 digits of any number you use to
identify the debtor's account:

9 7 8 7

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 338.80

New escrow payment: \$ 308.73

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Markera Banks _____ Date 12/04/2019
Signature

Print: Markera Banks _____ Vice President
First Name Middle Name Last Name Title

Company JPMorgan Chase Bank, N.A. _____

Address Chase Records Center Attn: Correspondence Mail
Number Street
700 Kansas Lane, Mail Code LA4-5555
Address 2
Monroe LA 71203
City State ZIP Code

Contact phone 866-243-5851 _____ PCN_Escalations@chase.com
Email

UNITED STATES BANKRUPTCY COURT

Northern District of Mississippi (Aberdeen)

Chapter 13 No. 19-12944

Judge: Judge Jason D. Woodard

In re:

Danny Warren

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before December 06, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Danny Warren
203 McAlexander Road

Holly Springs MS 38635

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

Karen B. Schneller
Attorney
P.O. Box 417

Holly Springs MS 38635

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

Locke D. Barkley
Trustee
6360 I-55 North
Suite 140
Jackson MS 39211

/s/Markera Banks

Vice President

JPMorgan Chase Bank, N.A.

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	11/04/2019
Review Period	08/2019 to 01/2020
Escrow Surplus	\$6,581.11

Monthly Home Loan Payment

	Current Payment	New Payment Effective 02/01/2020
Principal & Interest	\$1,257.23	\$1,257.23
Escrow Account Deposit	\$338.80	\$308.73
Total Payment Amount	\$1,596.03	\$1,565.96

Important Message

For more information about escrow, visit chase.com/ManageMyMortgage.

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.
Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow surplus of \$6,581.11 will stay in your account

Your escrow account statement shows \$6,581.11 more than was needed to pay your taxes and/or insurance. Because you have one or more past-due payments, the surplus will remain in your escrow account. If you bring your account current within 30 days of this statement, we will review your escrow account again. Any surplus at that time will be returned to you. If you bring your account current after the 30 days, please contact the Customer Service Center to request a new escrow review. Your monthly payment will be \$1,565.96 starting 02/01/20.

Keep this statement for your records.

Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

\$617.46	Your minimum required balance
\$1,087.67	Your estimated lowest account balance for 2020 ¹
\$6,581.11	Your escrow account surplus

¹See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,596.03. Your mortgage payment includes principal and interest \$1,257.23 and escrow money \$338.80.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-4,933.62.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: August 2019 to January 2020

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$2,091.68	\$-2,802.62
08/2019	Deposit	\$298.82	\$0.00	*	\$2,390.50	\$-2,802.62
09/2019	Deposit	\$298.82	\$0.00	*	\$2,689.32	\$-2,802.62
10/2019	Deposit	\$298.82	\$0.00	*		
	Withdrawal - HOMEOWNER IN	\$2,012.00	\$2,131.00	*	\$976.14	\$-4,933.62
11/2019	Deposit	\$298.82	\$7,306.18	E	\$1,274.96	\$2,372.56
12/2019	Deposit	\$298.82	\$298.82	E		
	Withdrawal - COUNTY TAX	\$1,573.78	\$1,573.78	E	\$0.00	\$1,097.60
01/2020	Deposit	\$298.82	\$298.82	E	\$298.82	\$1,396.42
02/2020	Deposit	\$298.82	\$0.00	*	\$597.64	\$0.00
03/2020	Deposit	\$298.82	\$0.00	*	\$896.46	\$0.00
04/2020	Deposit	\$298.82	\$0.00	*	\$1,195.28	\$0.00
05/2020	Deposit	\$298.82	\$0.00	*	\$1,494.10	\$0.00

(Continued)

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DANNY WARREN
203 MCALEXANDER ROAD
HOLLY SPRINGS, MS 38635-8501

This Year: August 2019 to January 2020 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
06/2020	Deposit	\$298.82	\$0.00 *	\$1,792.92	\$0.00
07/2020	Deposit	\$298.82	\$0.00 *	\$2,091.74	\$0.00
Total Deposits		\$3,585.84	\$7,903.82		
Total Withdrawals		\$3,585.78	\$3,704.78		
Account Balance as of 01/2020					\$1,396.42

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$308.73 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$1,087.67 in December 2020 (highlighted below). That is \$6,581.11 more than your minimum required balance of \$617.46.

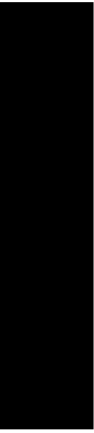
Next Year: February 2020 to January 2021

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
Starting Balance					\$1,396.42
02/2020	Deposit	\$308.73		\$1,705.15	
03/2020	Deposit	\$308.73		\$2,013.88	
04/2020	Deposit	\$308.73		\$2,322.61	
05/2020	Deposit	\$308.73		\$2,631.34	
06/2020	Deposit	\$308.73		\$2,940.07	
07/2020	Deposit	\$308.73		\$3,248.80	
08/2020	Deposit	\$308.73		\$3,557.53	
09/2020	Deposit	\$308.73		\$3,866.26	
10/2020	Deposit	\$308.73			
	Withdrawal - HOMEOWNER IN	\$2,131.00		\$2,043.99	
11/2020	Deposit	\$308.73		\$2,352.72	
12/2020	Deposit	\$308.73			
	Withdrawal - COUNTY TAX	\$1,573.78		\$1,087.67	
01/2021	Deposit	\$308.73		\$1,396.40	
Total Estimated Deposits		\$3,704.76			
Total Estimated Withdrawals		\$3,704.78			
Estimated Account Balance as of January 2021				\$1,396.40	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$1,573.78	December 20	HOMEOWNER IN	\$2,131.00	October 20
Total Tax and Insurance Monthly Payment Amount = \$308.73					



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A QUICK GUIDE TO UNDERSTANDING YOUR

Annual Escrow Analysis

Current Monthly Mortgage Payment

New Monthly Mortgage Payment

Escrow Account Summary

This section shows that your escrow account has a surplus.

Escrow Surplus Check

Your surplus check will be attached here. Please detach and cash it.

Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be.

Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year.

Expected Escrow Payment for Next Year

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you believe information is missing or incorrect, please call us at 1-800-848-9136.

CHASE

Customer Service Center

Monday - Thursday
Friday
Saturday
TTY

1-800-848-9136
8 a.m. - midnight (ET)
8 a.m. - 10 p.m. (ET)
8 a.m. - 5 p.m. (ET)
1-800-848-9142

chase.com

Escrow: Taxes and Insurance Statement

Loan Number: 1234567890
Statement Date: 05/05/2014
Review Period: 06/2013 to 05/2014
Escrow Surplus: \$644.78

Why am I getting this statement?

You are getting this statement because you have an escrow account. That is a special account that we provide for you to pay your property taxes and/or insurance. It is also known as an Annual Escrow Account. **Disclosure Statement:** With an escrow account, you pay a portion of your taxes and/or insurance monthly instead of once or twice a year. Monthly, part of your monthly mortgage payment goes into your escrow account. When your taxes and/or insurance premiums are due, we pay those bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement includes the results of our review. It includes a history of the activity on your account this year and the activity expected for next year.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 06/01/2014
Principal & Interest	\$672.44	\$672.44
Escrow Account Deposit	\$442.41	\$353.83
Total Payment Amount	\$1,114.85	\$1,026.27

For more information about escrow, visit [chase.com/managingmortgage](#).

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow surplus is \$644.78.

Your escrow account has \$644.78 more than was needed to pay your taxes and/or insurance. We have attached a check for \$644.78 in order to return your escrow account to a minimum required balance of \$707.66 (See chart at end of statement titled "Next Year: June 2014 to May 2015"). Your monthly payment will be \$1,026.27 starting 06/01/14.

Please cash the check below.

If you want, you can use the surplus to make a one-time additional mortgage payment to help repay your loan principal more quickly. To do that, follow these directions:

1. Write "Pay to the order of JPMorgan Chase Bank" on the back of the uncashed check.
2. Write your full mortgage loan number on the check.
3. Sign the back of the check.
4. Write a letter telling us that you want to use the check to make a one-time additional mortgage payment.
5. Mail your letter and your check in the same envelope to:
Chase
Attn: Customer Request Response
PO Box 24730
Columbus, OH 43224-0730

Please detach and cash the check below. Or, follow the instructions above to apply it to your mortgage loan.

JPMORGAN CHASE BANK NA
FOR DISPLAY PURPOSES ONLY

CHASE

123456789

DATE: 05/06/2014
PAY THIS AMOUNT: \$*****644.78

PAY *****SIX HUNDRED FOURTY-FOUR AND 78/100 DOLLARS*****

TO THE ORDER OF: JONATHAN A. DOE
12345 STREET ADDRESS
SUITE #
CITY, STATE ZIP

VOID

Security features are included. Details on back.

001012345678 109876545 123456789

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,114.85. Your mortgage payment includes principal and interest \$672.44 and escrow money \$442.41.
- At the time of your last escrow account review, your expected lowest balance was \$841.22. The chart below shows that your actual lowest escrow balance was \$1,172.10.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.
*Indicates a difference between the estimated and actual amounts.

Expected Escrow Account Activity

The chart below estimates your escrow account balances for the next 12 months with your new monthly escrow account deposit of \$353.83 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$1,352.44 in August 2014 (highlighted below). That is \$644.78 more than your minimum required balance of \$707.66.

Next Year: June 2014 to May 2015

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
Starting Balance					
06/2014	Deposit	\$353.83		\$3,632.81	
07/2014	Deposit	\$353.83		\$3,986.64	
08/2014	Deposit	\$353.83			
08/2014	Withdrawal - CITY TAX	\$2,688.00		\$1,352.44	
09/2014	Deposit	\$353.83		\$1,706.27	
10/2014	Deposit	\$353.83		\$2,060.10	
11/2014	Deposit	\$353.83		\$2,413.93	
12/2014	Deposit	\$353.83		\$2,767.76	
01/2015	Deposit	\$353.83		\$3,121.59	
02/2015	Deposit	\$353.83		\$3,475.42	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$2,588.00	August 14	HOMEOWNER IN	\$1,358.00	April 15
Total Tax and Insurance Monthly Payment Amount = \$353.83					



FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

Why does my account have a surplus?

Your account balance is higher than the minimum balance required, so we're refunding the difference. If your refund is more than \$50, your check is attached. If it's less than \$50, we'll credit your escrow account with your surplus.

We calculate next year's monthly escrow payment based on your tax and/or insurance payment amounts at the time your analysis is run. If your taxes and/or insurance change, your escrow payment may change, resulting in a shortage or surplus next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

ESCROW RESOURCES

- View your annual Escrow Analysis online to see if your monthly mortgage payment is changing due to an increase or decrease in your property taxes and/or insurance at chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.

